

In re:
Linda J. Flowers
Debtor

Case No. 24-00208-TJC
Chapter 13

District/off: 0862-1
Date Rcvd: Nov 06, 2024

User: admin
Form ID: pdf901

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Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2024:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Linda J. Flowers, 1512 1st Ave #C-205N, Coralville, IA 52241-1143 |
| cr | + Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/, 635 Woodward Ave, Detroit, MI 48226-3408 |
| 2397328 | Caldwell County Appraisal District, PO Box 900, Lockhart, TX 78644-0900 |
| 2397331 | Iowa Department of Revenue, Office of the Attorney General of Iowa, 105 E Walnut Street, Des Moines, IA 50319 |
| 2392635 | + Lakewood Village Condominium Homeowners, Association, c/o Carol Throckmorton, 1512 First Ave, Coralville, IA 52241-1143 |
| 2410939 | + Lakewood Village Condominium Homeowners Associatio, c/o KMB Property Management, 916 Maiden Lane, Iowa City, IA 52240-4751 |
| 2392636 | + Matthew W. Murphy, Gurstel Law Firm, P.C., 6681 County Club Drive, Minneapolis, MN 55427-4601 |
| 2392639 | + Richard Reinblatt, SouthLaw, P.C., 10855 W Dodge Rd Ste 250, Omaha, NE 68154-2666 |
| 2392640 | + Rocket Mortgage, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573 |
| 2393517 | + Rocket Mortgage, LLC fka Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408 |
| 2392826 | + Rocket Mortgage, LLC fka Quicken Loans, LLC fka Qu, c/o Wendee Elliott-Clement, 13160 Foster, Suite 100, Overland Park, KS 66213-2848 |

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| 2396209 | Email/PDF: bncnotices@becket-lee.com | Nov 06 2024 21:07:11 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 2392629 | + Email/PDF: bncnotices@becket-lee.com | Nov 06 2024 21:20:41 | Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540 |
| 2392630 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Nov 06 2024 21:07:09 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 2397329 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Nov 06 2024 20:59:00 | Comenity, PO Box 182125, Columbus, OH 43218-2125 |
| 2392997 | Email/Text: mrdiscen@discover.com | Nov 06 2024 20:59:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 2392632 | + Email/Text: mrdiscen@discover.com | Nov 06 2024 20:59:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 |
| 2392633 | + Email/Text: GSBankElectronicBankruptcyNotice@google.com | Nov 06 2024 20:59:00 | Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379 |
| 2392634 | + Email/Text: Bankruptcy@ICSystem.com | Nov 06 2024 20:59:00 | IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378 |
| 2397330 | Email/Text: sbse.cio.bnc.mail@irs.gov | Nov 06 2024 20:59:00 | Internal Revenue Service, Centralized Insolvency, P.O. Box 7346, Philadelphia, PA 19101-7346 |
| 2398016 | + Email/Text: IDR.Bankruptcy@ag.iowa.gov | Nov 06 2024 20:59:00 | Iowa Department of Revenue, Office of the Attorney General of Iowa, Attn: Bankruptcy Unit, 1305 E Walnut, Des Moines, IA 50319-0109 |
| 2392631 | Email/PDF: ais.chase.ebn@aisinfo.com | Nov 06 2024 21:07:09 | Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850 |

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Total Noticed: 33

| | | | |
|---------|--|----------------------|--|
| 2394918 | + Email/Text: JPMCBKnotices@nationalbankruptcy.com | Nov 06 2024 20:59:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 2397608 | + Email/Text: bankruptcydpt@mcmcg.com | Nov 06 2024 20:59:00 | Midland Credit Management, Inc., Po Box 2037, Warren MI 48090-2037 |
| 2392637 | + Email/Text: bankruptcydpt@mcmcg.com | Nov 06 2024 20:59:00 | Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069 |
| 2397999 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Nov 06 2024 21:07:11 | PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541 |
| 2392638 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Nov 06 2024 21:06:54 | Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502 |
| 2398343 | Email/Text: bnc-quantum@quantum3group.com | Nov 06 2024 20:59:00 | Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 2397332 | Email/PDF: Citi.BNC.Correspondence@citi.com | Nov 06 2024 21:06:53 | Sears Credit Services, PO Box 183081, Columbus, OH 43218-3081 |
| 2392641 | + Email/PDF: ais.sync.ebn@aisinfo.com | Nov 06 2024 21:07:02 | Syncb/ebay, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 2398488 | Email/PDF: ebn_ais@aisinfo.com | Nov 06 2024 21:07:09 | Synchrony Bank, by AIS InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457 |
| 2398332 | + Email/PDF: ebn_ais@aisinfo.com | Nov 06 2024 21:07:09 | Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 2397333 | + Email/Text: bankruptcy@uflp.com | Nov 06 2024 20:59:00 | Universal Fidelity LP, 1400 Ravello Dr, Suite N210, Katy, TX 77449-5164 |

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| 2401306 | *P++ | INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, Centralized Insolvency, PO Box 21126, Philadelphia, PA 19114 |
| 2395060 | *+ | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 2398489 | * | Synchrony Bank, by AIS InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457 |

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2024 at the address(es) listed below:

| Name | Email Address |
|-----------------------------|---|
| Carol F. Dunbar | ssteffen@iowachapter13.com cdunbar13@ecf.epiqsystems.com,mweber@iowachapter13.com;trusteeIANB75@ecf.epiqsystems.com |
| Eric J. Langston | on behalf of Creditor Lakewood Village Condominium Homwowners Association Inc. elangston@aegislaw.com, ericlangston357.gmail.com@recap.email |
| Steven G. Klesner | on behalf of Debtor Linda J. Flowers steve@iclawfirm.com dawn@iclawfirm.com;r50777@notify.bestcase.com |
| United States Trustee | USTPRegion12.CR.ECF@usdoj.gov |
| Wendee Noel Elliott-Clement | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. iabkndecf@southlaw.com, ksbkecf@ecf.courtdrive.com |

TOTAL: 5

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF IOWA

In re: LINDA J. FLOWERS

Case No.: 24-00208C

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CAROL F. DUNBAR, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/11/2024.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/21/2024.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

| | |
|---|-------------|
| Total paid by or on behalf of the debtor: | \$00 |
| Less amount refunded to debtor: | \$00 |
| NET RECEIPTS: | \$00 |

Expenses of Administration:

| | |
|---|-------------|
| Attorney's Fees Paid Through The Plan: | \$00 |
| Court Costs: | \$00 |
| Trustee Expenses and Compensation: | \$00 |
| Other: | \$00 |
| TOTAL EXPENSES OF ADMINISTRATION: | \$00 |
| Attorney fees paid and disclosed by debtor: | \$00 |

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Interest Paid |
|---------------------------------|-----------|-----------------|----------------|---------------|----------------|---------------|
| AMERICAN EXPRESS | Unsecured | NA | 1,749.49 | 1,749.49 | .00 | .00 |
| DISCOVER BANK DISCOVER PRODUCT | Unsecured | NA | 5,186.88 | 5,186.88 | .00 | .00 |
| DISCOVER BANK DISCOVER PRODUCT | Unsecured | NA | 2,392.27 | 2,392.27 | .00 | .00 |
| INTERNAL REVENUE SERVICE | Priority | NA | 11,659.94 | 11,659.94 | .00 | .00 |
| INTERNAL REVENUE SERVICE | Unsecured | NA | 2,102.34 | 2,102.34 | .00 | .00 |
| IOWA DEPARTMENT OF REVENUE | Priority | NA | 3,617.91 | 3,617.91 | .00 | .00 |
| IOWA DEPARTMENT OF REVENUE | Unsecured | NA | 297.60 | 297.60 | .00 | .00 |
| JPMORGAN CHASE BANK NA | Unsecured | NA | 4,507.30 | 4,507.30 | .00 | .00 |
| JPMORGAN CHASE BANK NA | Unsecured | NA | 875.39 | 875.39 | .00 | .00 |
| LAKEWOOD VILLAGE CONDOMINIUM | Secured | NA | 13,791.45 | .00 | .00 | .00 |
| MIDLAND CREDIT MANAGEMENT, INC. | Unsecured | NA | 420.98 | 420.98 | .00 | .00 |
| PORTFOLIO RECOVERY ASSOCIATES L | Unsecured | NA | 1,454.07 | 1,454.07 | .00 | .00 |
| QUANTUM3 GROUP LLC | Unsecured | NA | 3,880.96 | 3,880.96 | .00 | .00 |

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF IOWA

In re: LINDA J. FLOWERS

Case No.: 24-00208C

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Interest Paid |
|--|-------|-----------------|----------------|---------------|----------------|---------------|
| ROCKET MORTGAGE FKA QUICKEN LO. Secured | NA | 5,222.02 | .00 | .00 | .00 | .00 |
| ROCKET MORTGAGE FKA QUICKEN LO. Secured | NA | 12,098.92 | 12,098.92 | .00 | .00 | .00 |
| SPRINT CORP BY AMERICAN INFOSOUL Unsecured | NA | 1,157.38 | 1,157.38 | .00 | .00 | .00 |

Summary of Disbursements to Creditors:**Secured Payments:**

| | Claim Allowed | Principal Paid | Interest Paid |
|--------------------------|---------------|----------------|---------------|
| Mortgage Ongoing: | .00 | .00 | .00 |
| Mortgage Arrearage: | 12,098.92 | .00 | .00 |
| Debt Secured by Vehicle: | .00 | .00 | .00 |
| All Other Secured: | .00 | .00 | .00 |
| TOTAL SECURED: | 12,098.92 | .00 | .00 |

Priority Unsecured Payments:

| | | | |
|------------------------------------|-----------|-----|-----|
| Domestic Support Arrearage: | .00 | .00 | .00 |
| Domestic Support Ongoing: | .00 | .00 | .00 |
| All Other Priority: | 15,277.85 | .00 | .00 |
| TOTAL PRIORITY: | 15,277.85 | .00 | .00 |
| GENERAL UNSECURED PAYMENTS: | 24,024.66 | .00 | .00 |

Disbursements:

| | |
|-----------------------------|---------------|
| Expenses of Administration: | \$.00 |
| Disbursements to Creditors: | \$.00 |
| TOTAL DISBURSEMENTS: | \$.00 |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 11/06/2024

By: /s/CAROL F. DUNBAR
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.